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JS 44 (Rev. 06/17)

#### CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil decket sheet. (SEE INSTRUCTIONS ON NEXT BAGE OF THIS FORM)

purpose of initiating the civil de	ocket sheet. (SEE INSTRUC	TIONS ON NEXT PAGE O	F THIS FO						
I. (a) PLAINTIFFS				DEFENDANTS					
Jeanine Schutz				American General Life Insurance Company					
(b) County of Residence of First Listed Plaintiff Lackawanna (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant Harris County, Texas  (IN U.S. PLAINTIFF CASES ONLY)  NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.					
(c) Attorneys (Firm Name, Address, and Telephone Number)				Attorneys (If Known)					
Melissa Foley, Esquire, 220 Penn Avenue, Ste 301, Scranton, PA 18501-0767 (570) 341-3400				William J. McPartland, Esquire, 50 Glenmaura Nat'l Blvd., Ste 301, Moosic, PA 18507 (570) 496-4621					
II. BASIS OF JURISDI		ne Box Only)		l TIZENSHIP OF PI					
□ 1 U.S. Government Plaintiff	3 Federal Question (U.S. Government Not a Party)			(For Diversity Cases Only) P1 en of This State		Incorporated or Pri	ncipal Place	defendant) I'F <b>DE</b> F □ 4 □ 4	
☐ 2 U.S. Government Defendant	★ 4 Diversity  (Indicate Citizenship of Parties in Item III)		Citize	tizen of Another State					
	. , , ,			Citizen or Subject of a			<b>06</b>		
IV. NATURE OF SUIT							f Suit Code Descr		
□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment & Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excludes Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits ⋈ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise □ 210 Land Condemnation □ 220 Forcelosure □ 230 Rent Lease & Ejectment □ 245 Tort Product Liability □ 290 All Other Real Property	PERSONAL INJURY  310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle Product Liability 360 Other Personal Injury 360 Personal Injury Medical Malpractice  CIVIL RIGHTS 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care/ Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPER  370 Other Fraud  371 Truth in Lending  380 Other Personal Property Damage Product Liability  PRISONER PETITION  Habeas Corpus:  463 Alien Detainee  510 Motions to Vacate Sentence	TY	DRFEITURE/PENALTY  5 Drug Related Seizure of Property 21 USC 881  0 Other  LABOR  0 Fair Labor Standards Act 0 Labor/Management Relations 0 Railway Labor Act 1 Family and Medical Leave Act 0 Other Labor Litigation 1 Employee Retirement Income Security Act  IMMIGRATION 2 Naturalization Application 5 Other Immigration Actions	422 Appe	SC 157  RTY RIGHTS rights  t t - Abbreviated Drug Application emark SECURITY (1395ff) L Lung (923) C/DIWW (405(g)) Title XVI 405(g))  LTAX SUITS s (U.S. Plaintiff efendant)	OTHER STA  □ 375 Finise Claim □ 376 Qui Tam (3 3729(a)) □ 400 State Reapp □ 410 Antitrust □ 430 Banks and E □ 450 Commerce □ 460 Deportation □ 470 Racketeer In □ Corrupt Org □ 480 Consumer C □ 490 Cable/Sat T □ 850 Securities/C Exchange □ 890 Other Statut □ 891 Agricultural □ 893 Environment □ 895 Freedom of Act □ 896 Arbitration □ 899 Administrat Act/Review Agency Dee □ 950 Constitution State Statute	s Act I USC ortionment Banking offuenced and anizations Credit V commodities/ ory Actions Acts tal Matters Information  ive Procedure or Appeal of disjon tality of	
		Confinement  Remanded from C Appellate Court	J 4 Rein Reop		r District	☐ 6 Multidistri Litigation Transfer	- Lit	ultidistrict tigation - ect File	
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VI. CAUSE OF ACTIO	Brief description of ca Bad Faith	nuse:							
VII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.			•	EMAND \$ CHECK YES only if demanded in complaint: 75,000+ JURY DEMAND:   ▼ Yes □ No					
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE			DOCKE	T NUMBER			
DATE	SIGNATURE OF ATTORNEY OF RECORD								
FOR OFFICE USE ONLY				Transfer	Service Contracts			****	
RECEIPT # AN	MOUNT	APPLYING IFP		JUDGE		MAG. JUD	GE		

#### UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

JEANINE SCHUTZ, : Removed from the Court

of Common Pleas of

Plaintiff, : Lackawanna County

Civil Action No.: 2015-CV-2485

:

v. : No.:

111

AMERICAN GENERAL LIFE : JURY TRIAL DEMANDED

INSURANCE COMPANY,

Electronically Filed

Defendant.

#### NOTICE OF REMOVAL

### TO THE HONORABLE JUDGES OF THE UNITED STATES DISTRICT COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA:

Defendant, American General Life Insurance Company ("American General") by and through its attorneys, Marshall, Dennehey, Warner, Coleman & Goggin, hereby gives notice of the removal of the civil action captioned JEANINE SCHUTZ V. AMERICAN GENERAL LIFE INSURANCE COMPANY, Civil Action No.: 2015-CV-2485, from the Court of Common Pleas of Lackawanna County to the United States District Court for the Middle District of Pennsylvania. In support of the removal, American General states as follows:

1. American General is the defendant in a civil action, which was initiated via Writ of Summons on April 7, 2015, in the Court of Common Pleas of

Lackawanna County, Pennsylvania, at No.: 2015-CV-2485. <u>See</u> Writ of Summons, attached hereto as Exhibit "A".

2. Pursuant to the provisions of Sections 1441 and 1446 of Title 28 of the United States Code, American General removes this action to the United States District Court for the Middle District of Pennsylvania, which is the judicial district in which the action is pending.

#### The Complaint

- 3. American General was served with the Complaint on March 28, 2018 by U.S. First Class Mail. See Letter and Complaint, attached hereto as "Exhibit B".
- 4. This Notice of Removal is timely, as it has been filed within thirty (30) days after American General's receipt of Plaintiff's Complaint, through service, in accordance with 28 U.S.C. § 1446(b), which states that a "notice of removal of a civil action or proceeding shall be filed within thirty days after the receipt by the defendant, through service or otherwise, of a copy of the initial pleading setting forth the claim for relief upon which such action or proceeding is based . . . . " *Murphy Bros., Inc. v. Michetti Pipe Stringing, Inc.*, 526 U.S. 344, 347-348 (1999); *Miles v. MetLife, Inc.*, 2006 U.S. Dist. LEXIS 11748, \*4 (E.D.Pa. March 16, 2006).

- 5. In her Complaint, Plaintiff asserts that, on or about March 15, 2013 she sustained a foot injury when she was hiking and slipped on a rock, and first sought treatment July 22, 2013. See Exhibit A, at ¶¶ 23
- 6. According to Plaintiff, she first became disabled on August 26, 2013 and then returned to full time duties on December 20, 2013. <u>Id.</u>
- 7. Defendant denied the claim made by Plaintiff, citing she previously underwent surgery on December 17, 2012 for treatment of chronic Achilles tendonitis in the same foot prior to the effective date of her policy. <u>Id.</u> at ¶ 25.
- 8. Plaintiff retained counsel who notified Defendant October 7, 2014 of representation and sought documents to support Defendant's denial, if they did not reverse the decision immediately. <u>Id.</u> at ¶30.
  - 9. Defendant provided records as requested by Plaintiff. <u>Id.</u> at ¶¶31-33.
- 10. Subsequent to the denial, Defendant sent Plaintiff a check for 10,000.00, the total disability amount in October of 2015. <u>Id.</u> at ¶ 45.
- 11. Plaintiff alleges Defendant acted in bad faith by their decision to delay payment of Plaintiff's disability benefit, lacked any reasonable basis for the delay, and knew or recklessly disregarded the lack of a reasonable basis to delay payment to Plaintiff of the disability benefit. <u>Id.</u> at ¶ 51-53.
- 12. As a result, Plaintiff requests judgment against Defendant, and an amount in her favor in excess of fifty-thousand dollars (\$50,000.00), together with

compensatory damages, punitive damages, interest, cost of suit, and attorney's fees. Id., at *ad damnum* clause.

#### Standard for Removal Based on Diversity Jurisdiction

- 13. An action may be removed from state court to federal court only if a federal district court would have original jurisdiction over the lawsuit. See 28 U.S.C. § 1441(a).
- 14. Federal courts have original (diversity) jurisdiction over actions in which the matter in controversy exceeds \$75,000.00 and the parties are citizens of different states. See 28 U.S.C. § 1332.
- 15. "Section 1332 has been interpreted to require 'complete diversity." Ruhrgas AG v. Marathon Oil Co., 526 U.S. 574, 580 n. 2 (1999). Thus, diversity jurisdiction "applies only to cases in which the citizenship of each plaintiff is diverse from the citizenship of each defendant. See Caterpillar, Inc. v. Lewis, 519 U.S. 61, 68 (1996).
- 16. Additionally, the removal statute provides that an action based on diversity jurisdiction shall be removable only if none of the parties in interest properly joined and served as defendants is a citizen of the state in which such action is brought. 28 U.S.C. § 1441(b).

#### **Amount in Controversy**

- 17. "A district court's determination as to the amount in controversy must be based on the 'plaintiff's complaint at the time [the] petition for removal was filed." See Werwinski v. Ford Motor Co., 286 F.3d 661, 666 (3d Cir. 2002)(quoting Steel Valley Auth. v. Union Switch & Signal, 809 F.2d 1006, 1010 (3d Cir. 1987).
- 18. Where, *as here*, the plaintiff does not allege that, as a matter of fact, her claims do not meet the jurisdictional amount, and does not raise a factual dispute about her claims, to satisfy the amount in controversy requirement of Section 1332, it must merely appear on the face of the record on removal, that it cannot be stated to a legal certainty that the plaintiff cannot recover the jurisdictional amount. See Frederico v. Home Depot, 507 F.3d 188, 195-196 (3d Cir. 2007)(in absence of meaningful dispute of facts, it must merely appear that there is not "a legal certainty that the plaintiff cannot recover more than the jurisdictional amount of \$75,000.")(quoting Valley v. State Farm Fire and Cas. Co., 504 F.Supp.2d 1, 3-4 (E.D.Pa. 2006)(internal citations omitted)).
- 19. Here, it cannot be established to a *legal certainty* that Plaintiff cannot recover the jurisdictional amount.
- 20. In this regard, Plaintiff's Complaint, sets forth that she is entitled to an amount in excess of fifty-thousand dollars (\$50,000.00).

21. Additionally, Pennsylvania's Bad Faith Statute provides, in pertinent part, as follows:

#### § 8371. Actions on insurance policies

In an action arising under an insurance policy, if the court finds that the insurer has acted in bad faith toward the insured, the court may take all of the following actions:

- (1) Award interest on the amount of the claim from the date the claim was made by the insured in an amount equal to the prime rate of interest plus 3%.
- (2) Award punitive damages against the insurer.
- (3) Assess court costs and attorney fees against the insurer.42 Pa.C.S. § 8371.
- 22. Pennsylvania's bad faith statute provides that if a court finds that an insurer has acted in bad faith toward an insured, the court may "award interest on the amount of the claim from the date the claim was made by the insured in an amount equal to the prime rate of interest plus 3%." 42 Pa.C.S. § 8371.
- 23. Further, as part of her alleged damages, Plaintiff seeks attorney's fees and expenses incurred in the prosecution of the action, *Complaint*, at *ad damnum* clause, which fees may be considered in determining the amount in controversy for purposes of diversity jurisdiction. See Suber v. Chrysler Corp., 104 F.3d 578, 585 (3d Cir. 1997)("Although 28 U.S.C. § 1332 excludes 'interests and costs' from the amount in controversy, attorney's fees are necessarily part of the amount in

controversy if [they] are available to successful plaintiffs under the statutory cause of action."); *Labenz v. Gov't Employees Ins. Co.*, 2002 U.S. Dist. LEXIS 11647, at \*4 (E.D. Pa. Mar. 15, 2002)(same).

- 24. Under 42 Pa.C.S. § 8371, any attorney's fees sustained by Plaintiff in litigating her claim for coverage, as well as in litigating the bad faith case itself could possibly be recovered by Plaintiff in this case. See Polselli v. Nationwide Mut. Fire Ins. Co., 126 F.3d 524, 531-532 (3d Cir. 1997)(under Section 8371, to make insured "whole", insured was entitled to counsel fees for the time spent pursuing the claim for insurance benefits, as well as for the time spent prosecuting the bad faith cause of action).
- 25. In her Complaint, Plaintiff also makes a request for punitive damages. She alleges bad faith on the part of American General, which, if true, could be sufficient to support an award of punitive damages. See e.g., Complaint, at ¶¶ 20-21. See also, Feld v. Merriam, 485 A.2d 742, 747 (Pa. 1984)(punitive damages may be awarded for "conduct that is outrageous, because of the defendant's evil motive or his reckless indifference to the rights of others.").
- 26. In particular, and not by way of limitation, Plaintiff brings a cause of action pursuant to 42 Pa.C.S. § 8371, which permits an award of punitive damages to a Plaintiff insured. See 42 Pa.C.S. § 8371 ("In an action under an insurance policy, if the court finds that an insurer has acted in bad faith towards the insured,

the court may . . . award punitive damages against the insurer . . . . "). See also, W.V. Realty Inc. v. Northern Ins. Co. of New York, 334 F.3d 306, 318 (3d Cir. 2003)(court may award of punitive damages in a bad faith case, if evidence establishes "bad faith" and makes an additional showing of "outrageous conduct"); Coyne v. Allstate, 771 F.Supp. 673, 679 (E.D.Pa. 1991)(same).

- 27. In Golden v. Golden, 382 F.3d 348, 354-355 (3d Cir. 2004), it was held that, unless patently frivolous, "a request for punitive damages will generally satisfy the amount in controversy requirement because it cannot be stated to a legal certainty that the value of the plaintiff's claim is below the statutory minimum."

  See also Roth v. US LEC of Pennsylvania, Inc., 2005 U.S.Dist. LEXIS 20919, \*7-8 (E.D.Pa. Sept. 23, 2005)(same). Punitive damage claims are "patently frivolous" when they are unavailable as a matter of state substantive law. Golden, 382 F.3d at 355.
- 28. By the plain language of the Pennsylvania bad faith statute, 42 Pa.C.S. § 8371, and the cases cited-above, punitive damages could possibly be available in this case, if the Plaintiff is successful in her bad faith cause of action, and makes an additional showing of outrageous conduct on the part of her insurer.
- 29. Considering a possible award of punitive damages, which as set forth above, some courts have calculated using the attorney's fees of counsel for the plaintiff, as well as any compensatory damages/interest/costs recovered, as part of

the punitive damage multiplier, it surely cannot be stated to a legal certainty, based upon the Plaintiff's Complaint, that the amount in controversy in this matter cannot exceed \$75,000.00. <u>See Willow Inn</u>, supra, 399 F.3d at 237.

30. The above-potential damages indicate that an award in this case could significantly exceed the jurisdictional minimum. It unquestionably does not appear to a legal certainty that the amount in controversy through the Plaintiff's Complaint (and/or the Amended Complaint), falls below the applicable jurisdictional amount of \$75,000.00. See e.g.: 14C Charles Alan Wright et al., Federal Practice and Procedure § 3725 (3d ed. 1998)(stating that the Supreme Court's legal-certainty test in St. Paul Mercury Indem. Co. v. Red Cab Co., 303 U.S. 283 (1938), "requires the defendant merely to show [to avoid remand] that it does not appear to a legal certainty that the amount in controversy falls below the applicable jurisdictional amount"); Samuel-Bassett v. Kia Motors America, Inc., 357 F.3d 392, 396-398 (3d Cir. 2004) (applying legal certainty standard in case).

#### **Diversity of Parties**

31. Federal courts have original subject matter jurisdiction over actions in which the matter in controversy exceeds \$75,000 and the parties are citizens of different states. 28 U.S.C. § 1332.

- 32. For removal to be valid, there must be complete diversity of citizenship, i.e., the citizenship of all the defendants must be diverse from the citizenship of all the plaintiffs. See Caterpillar, Inc., supra.
- 33. Additionally, the removal statute provides that an action based on diversity jurisdiction shall be removable only if none of the parties in interest properly joined and served as defendants is a citizen of the state in which such action is brought. 28 U.S.C. § 1441(b).
- 34. Here, Plaintiff avers that she is a citizen of the Commonwealth of Pennsylvania, residing at 2 Hillary Drive, White Haven, Pennsylvania 18661. See Exhibit A at ¶1.
- Company as the defendant, which is a corporation domiciled in Texas, engaged in the business of issuing insurance policies, with its principal place of business in Houston, Texas. See Pennsylvania Insurance Department Information, at <a href="http://www.insurance.state.pa.us/scrpts/gfsearch?level=2&item=gf0119">http://www.insurance.state.pa.us/scrpts/gfsearch?level=2&item=gf0119</a> (listing home address, mailing address and domicile in Texas), attached hereto, and made a part hereof, as Exhibit "C". It is a citizen of the State of Texas for diversity purposes. See 28 U.S.C. § 1332(c)(1)(for purposes of removal on diversity grounds, corporations are citizens of both the state of their incorporation and the state of their principal place of business).

36. As stated by Plaintiff, the defendant American General is company incorporated under the laws of Texas, with its principal place of business at 2727-A Allen Parkway, Houston, Texas 77019. It is a citizen of the State of Texas for diversity purposes. See 28 U.S.C. § 1332(c)(1)(for purposes of removal on diversity grounds, corporations are citizens of both the state of their incorporation and the state of their principal place of business).

#### **Conclusion**

- 37. Removal of this action to the United States District Court is proper under 28 U.S.C. § 1441(a), because it cannot be stated to a legal certainty that the matter in controversy is less than the sum or value of \$75,000.00, and because there is complete diversity of citizenship between the Plaintiff and American General, and American General is not a citizen of the state in which the action is proceeding. The United States District Court would, therefore, have had original jurisdiction of this matter under 28 U.S.C. § 1332 had the action been brought in federal court originally.
- 38. Written notice of the filing of this Notice of Removal has been given to all the parties in accordance with 28 U.S. Code § 1446(d).
- 39. Promptly after filing with this Court and with the assignment of a civil action number, a Notice of this removal will be filed with the Court of Common

Pleas of Lackawanna County, Pennsylvania, in accordance with 28 U.S.C. § 1446(d).

WHEREFORE, Defendant, American General, prays that the aboveentitled action now pending in the Court of Common Pleas of Lackawanna County be removed to this Honorable Court.

> MARSHALL DENNEHEY WARNER COLEMAN & GOGGIN

By:

William J. McPartland, Esquire Attorney I.D. No.: PA 94214 Meghan M. Carey, Esquire Attorney I.D. No.: PA 321069

P.O. Box 3118

Scranton, PA 18505-3118

(570) 496-4600

Attorneys for Defendant

Dated: April 17, 2018

## EXHIBIT A



April 7, 2015

#### CERTIFIED MAIL/RETURN RECEIPT REQUESTED

American General Life Insurance Company P.O. Box 1591 Houston, TX 77251

To Whom It May Concern:

I enclose for service on American General Life Insurance Company a Writ of Summons filed in the Court of Common Pleas of Lackawanna County. Please be guided accordingly. Thank you.

Sincerely,

Melissa J. Foley, Esquire

MJF/lj Enclosure

APH 2.0 2016

220 Penn Avenue, Suite 301 P.O. Box 767 Scranton, Pennsylvania 18501-0767 Phone 570 341 3400 Fax 570 341 1881

#### Supreme Court of Pennsylvania

### Court of Common Pleas Civil Cover Sheet

Lackawanna County

For Prothonotary Use Only:	
Docket No:	85

The information collected on this form is used solely for court administration purposes. This form does not supplement or replace the filing and service of pleadings or other papers as required by law or rules of court. Commencement of Action: Petition ☐ Complaint **▼** Writ of Summons S ☐ Transfer from Another Jurisdiction Declaration of Taking E Lead Defendant's Name: Lead Plaintiff's Name:  $\mathbf{C}$ American General Life Insurance Company Jeanine Schutz T within arbitration limits Dollar Amount Requested: I □ No Are money damages requested? 

Yes Noutside arbitration limits (check one) 0 ☐ Yes 🗵 No N Is this an MDJ Appeal? ☐ Yes ⊠ No Is this a Class Action Suit? Name of Plaintift/Appellant's Attorney: Melissa J. Foley, Esquire A ☐ Check here if you have no attorney (are a Self-Represented [Pro Se] Litigant) Place an "X" to the left of the ONE case category that most accurately describes your Nature of the Case: PRIMARY CASE. If you are making more than one type of claim, check the one that you consider most important. CONTRACT (do not include Judgments) CIVIL APPEALS TORT (do not include Mass Tort) Administrative Agencies ☐ Buyer Plaintiff ☐ Intentional ☐ Board of Assessment Debt Collection: Credit Card Malicious Prosecution Board of Elections Debt Collection: Other Motor Vehicle Dept, of Transportation ☐ Nuisance Statutory Appeal: Other Premises Liability S Product Liability (does not include Employment Dispute:  $\mathbf{E}$ Discrimination ☐ Slander/Libel/ Defamation Zoning Board Employment Dispute: Other  $\mathbf{C}$ Other: Other: Т X Other: Breach of Contract MASS TORT ☐ Asbestos Bad Faith N ☐ Tobacco Toxic Tort - DES Toxic Tort - Implant **MISCELLANEOUS** REAL PROPERTY ☐ Toxic Waste ☐ Common Law/Statutory Arbitration Ejectment Declaratory Judgment Other: | Eminent Domain/Condemnation B Mandamus
Non-Domestic Relations Ground Rent ☐ Landlord/Tenant Dispute Mortgage Foreclosure: Residential Restraining Order Quo Warranto Mortgage Foreclosure: Commercial PROFESSIONAL LIABLITY Replevin ☐ Partition Dental Other: Quiet Title ☐ Legal ☐ Medical Other: Other Professional:

Jill Miller and Associates, P.C. By: Melissa J. Foley, Esquire 1.D. #: 84559 220 Penn Avenue, Suite 301 Scranton, PA 18503 (570) 341-3400

Attorney for Plaintiff

Jeanine Schutz

2 Hillary Drive

White Haven, PA 18661

Plaintiff

VS.

American General Life Insurance Company

2727-A Allen Parkway Houston, TX 77019

Defendant

IN THE COURT OF COMMON PLEAS OF LACKAWANNA COUNTY

No.: (5-CUZY85

#### PRAECIPE FOR WRIT OF SUMMONS

TO THE CLERK OF JUDICIAL RECORDS:

Issue summons in Civil Action in the above case.

Writ of Summons shall be issued and forwarded to the Sheriff.

Dated: 4.7.15

Melissa J. Foley, Fsquire

Jill Miller and Associates, V.C.

P.O. Box 767

Scranton, PA 18501-0767

#### SUMMONS IN CIVIL ACTION

TO: AMERICAN GENERAL LIFE INSURANCE COMPANY 2727-A ALLEN PARKWAY, HOUSTON, TX 77019

YOU ARE NOTIFIED THAT THE ABOVE-NAMED PLAINTIFF HAS COMMENCED AN ACTION AGAINST YOU.

Mary F. Rinaldi, Clerk of Judicial Records

Dated: APR 0 7 2015

By Thomas A. Parry, Administrator

# EXHIBIT B



March 28, 2018

James J. Wilson, Esquire Marshall Dennehy Warner Coleman & Goggin PO Box 3118 Scranton, PA 18505-3118 The Heliano Toz

RE: SCHUTZ V. AMERICAN GENERAL LIFE INS. CO.

Dear Mr. Wilson:

I enclose a copy of the Complaint that was filed on today's date.

Sincerely,

Melissa J. Foley, Esq

MJF/ljb Encl.